

## BANKERS WILL TELL COMMITTEE ABOUT CURRENCY

Officials of National City Bank Invited to Appear.

## FLANNAGAN GIVES APPROVAL TO BILL

Montclair Financier Gives Warning Against Recommendations of Chicago Conference, and Says Their Proposed Changes Not Supported by "Appeal to Reason."

Washington, September 20.—The Banking and Currency Committee of the Senate preferred to continue its hearings on the administration bill today, and decided to invite Frank T. Vanderlip, president of the National City Bank of New York, to discuss the measure before the committee. Later Vice-President Talbot, of the same institution, will be invited to appear.

The committee has decided to have in attendance an expert from the office of the Comptroller of the Currency to keep the committee straight on technical questions during the examination of witnesses in the future.

Monday the committee will hear Samuel Untermyer, who, as attorney for the Pujo subcommittee of the House Banking and Currency Committee, conducted the extensive money trust investigation of the last Congress.

**Banker Before Committee.**  
W. W. Flannagan, of Montclair, N. J., was before the committee today. He approved the bill in principle, but suggested a number of amendments. Senator Hitchcock questioned the banker closely as to the possibility of the proposed Federal reserve board expanding and contracting credit throughout the country to suit its political purposes, and of the regional reserve banks exercising a baneful influence over member banks through the regulation of loans and discounts. On the latter point Senator Reed asked several questions indicating that he feared that the power conferred on the regional banks would enable them to dominate not only the banks, but the industrial institutions in their districts. Mr. Flannagan said he expected no such evil results from the operations of the bill.

**Chicago Recommendation Bad.**  
Mr. Flannagan told the committee that the recommendations of the recent Chicago conference of bankers and its proposed amendments would emasculate the administration currency bill. The changes proposed by the bankers, said Mr. Flannagan, were not supported by arguments that "appealed to the reason."

"They seem to rely chiefly upon a formidable array of names of banking institutions," said he.

Mr. Flannagan characterized the administration measure as "sound in principle," but recommended some important changes.

**Proposes Change.**  
The chief one, which received some approval from Senators Hitchcock and Brewster, proposed that any bank having United States bonds deposited as security for bank notes, equal to one-half its capital stock, should have the right to deposit with the Federal reserve bank commercial paper as collateral for an additional issue of notes, the total notes outstanding not to exceed the amount of the bank's capital stock.

**Under that plan the Comptroller of the Currency would deliver "incomplete notes," which could be put into circulation only when the bank had set aside a gold reserve equal to 50 per cent of the value of the notes.**

**Martin Favors Prompt Action.**  
[Special to The Times-Dispatch.]  
Norfolk, Va., September 20.—United States Senator Thomas S. Martin, of Virginia, favors prompt banking and currency legislation by the Senate. Senator Martin, who is here, says that the Senate should act on this not later than November 1, and he expects to see the banking and currency bill pass the Senate by that time. The senior Virginia Senator says that banking and currency should be passed at once, so that the time of the regular session can be given over to legislation, regulating the trusts and other administration problems.

**After the nomination had been made, Mr. Chalkley appeared before the convention and outlined his declaration of principles, and devoted at length on a program of legislation which he believes the State is in urgent need of.**

**The speech of Mr. Chalkley was warmly received, many Republicans and Progressives afterwards expressing their approval of the platform of the candidate.**

**When the business of the convention had been transacted, Henry C. Stuart, Democratic nominee for Governor, was escorted to the platform and made a ringing speech in behalf of Mr. Chalkley, appealing to the people of Wise and Dickenson Counties to send a man to the next Legislature who can do something.**

**Mr. Stuart said he was the candidate of his party for chief executive of this State, and "if my candidacy goes along as it has been without any opposition, it seems as though I might pull through." Continuing, he said, "but if I am to be a good Governor, I must have men who will help, and I appeal to you people to send me to Richmond like John Chalkley." Mr. Stuart lauded President Wilson and the Democratic administration, saying that the party had made good. "We used to have to talk for democracy," he said, "but now democracy just stands up and talks for itself."**

## SUFFERED SEVERAL YEARS RELIEVED BY PERUNA

"ONE BOTTLE DID ME MORE  
GOOD THAN ALL OTHER  
REMEDIES PUT TOGETHER."



MR. JOHN N. WATKINS.  
Mr. John N. Watkins, 3431 A Crittenden St., St. Louis, Mo., writes:

"Among all the greatly advertised medicines for kidney and bladder trouble there is nothing which equals Peruna. I suffered for several years with this trouble, spent hundreds of dollars on doctors and medicine, and all to no purpose until I took Peruna."

"One bottle did me more good than all the others put together, as they only poisoned my system. Peruna cured me. I used it for four months before a complete cure was accomplished, but am truly grateful to you. The least I can do in return is to acknowledge the merits of Peruna."

**A Remarkable Recovery**  
Mr. John N. Watkins, whose portrait accompanies this article, had a very interesting story to tell. He sent

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**WELLESLEY GOES UP**  
Owing to High Cost of Living Increases Its Rates to Students.  
Boston, Mass., September 20.—The effect of the high cost of living will be felt by Wellesley College girls this year.

**Beginning Monday, when the college opens for the year, students occupying campus dormitories must pay \$50 a year more for board and lodging. An official statement announcing this change says:**

**"On account of the increased cost of living, the trustees of Wellesley College are obliged to announce that the charge for the residence in college houses will be increased from \$275 to \$325, making the total annual charge for tuition and residence in a college house \$500 for all new students entering in September, 1913, and thereafter."**

it to us entirely unsolicited. His statement is, "The least that I can do in return for the benefit I have received is to acknowledge the merits of Peruna."

A great many people feel this way, and voluntarily give us the privilege of using their testimonial in spite of the fact that there are some who are prejudiced against testimonials.

Mr. Watkins' trouble was kidney and bladder disease, as he states. Just exactly what the nature of the disease was we have no means of knowing. He had, however, what the doctors called kidney disease, and he had suffered for several years with the trouble.

Naturally enough a man of his means and energy would not sit down and whine because of his trouble, but he attempted to find relief. He spent hundreds of dollars in trying to find relief. It seems that he was disappointed entirely.

At last he was induced to take Peruna. Just who called his attention to the remedy we do not know. We presume it was a neighbor who had taken it for a similar purpose. In beginning to take Peruna he stated, "One bottle did me more good than all the other remedies put together." He continued to take Peruna for four months, at which time he claims he was completely restored to health. It was his gratitude for good health again that led him to write the testimonial and allow us to use his portrait in connection with it.

We offer no explanation as to how Peruna effected a change in his case. The operation of medicine is mostly inexplicable. The fact that he had diligently sought relief and tried other popular remedies and began to improve as soon as he took Peruna, is evidence that cannot be disputed that Peruna did for him just what he says it did. Naturally enough, Mr. Watkins recommends Peruna to other people similarly afflicted. If any one desires to write him and obtain further particulars they should remember to enclose a stamp for reply. Otherwise their letter may receive no attention.

**Cataract of Kidneys.**  
Judge C. J. Park, R. F. D. 4, Greensboro, Greene Co., Ga., writes: "For a long time I was troubled with cataract of the kidneys, and after taking Peruna I feel like a new man."

Those who object to liquid medicines can now procure Peruna Tablets. Advertisement.

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## ACCIDENT TO BOAT DOES NOT MAR DAY

Rapid Change of Plans to Railway Excursion Made by Bankers.

ENJOY TRIP TO OLD POINT

Reception Committee Shows Historic Sights of Williamsburg.

Not to be put out by a steamboat breakdown, the local committee in charge of arrangements for the entertainment of the American Institute of Banking yesterday arranged a train excursion to Old Point, which the visitors asserted was the equal in finish and detail of anything that could have been arranged weeks in advance. The Chesapeake and Ohio Railway Company gave vigorous assistance, making up a nine-coach special on less than an hour's notice, clearing a right of way, and providing special facilities at Williamsburg and Old Point. Williamsburg had a reception committee on the job, and the Fort Monroe band serenaded the bankers as their train passed Old Point. Two battle-ships in Hampton Roads sent in their crack teams for a match game of baseball at the fort. A badger fight on the campus of William and Mary College at Williamsburg, and the incessant efforts of the reception committee, coupled with the good work of Caterer Governor, kept everybody happy.

The accident to the Old Dominion steamer Pocahontas was not known until many of the visiting bankers had gathered at the wharf. The steamer doubled back during the night from Norfolk in order to carry the members of the Bankers' Institute to Jamestown Island, the excursion being scheduled to leave at 8 o'clock. The vessel has made a new record for breakdowns this season, several midnight excursions having been postponed after the crowd had gathered on the wharf.

Report of an accident down the river was made to the company officer about 7:30 o'clock. It was stated that the Pocahontas had struck a submerged obstruction near City Point about 4 o'clock yesterday morning, injuring one paddle wheel. The night steamer Berkeley from Norfolk, which passed the disabled steamer, towed her to Warwick Park, where she was tied up until tugs could be sent from Richmond to her relief. Old Dominion officials offered to clear the Berkeley for the excursion party by 10 o'clock, but, as many wished to make train connections for their homes, this was decided to be too late to start a river excursion.

Chairman Keesee and his committee put the situation squarely up to the Chesapeake and Ohio Railway Company and it responded. Preparations for lunch and much baggage were transferred from the wharf to Main Street Station, and at 10 o'clock a special train left for Old Point.

A stop of about two hours was made at Williamsburg. Keesee's band, with G. Jeter Jones as "bandmaster," announced to the old city that visitors had arrived. The campus of William and Mary College, after a badger fight and several other amusements, Colonel J. B. C. Spencer, of Williamsburg, spoke briefly on the history of the city. The visitors were taken to Bruton Parish Church, through the college buildings and those of the Eastern State Hospital. By special permission of the railway officials, lunch was served at the Williamsburg station, after which the train proceeded to Old Point, where the Fort Monroe Band and other corps representing the command of the fort, were on the station platform.

A large number of the visitors took night boats from Old Point for Washington, or Baltimore, or crossed to Norfolk and took boats to New York or Boston, probably not more than half of those going on the excursion returning to Richmond on the special train, which reached here about 7:25 o'clock last night.

**Your Liver Does Not Need Calomel**  
Hot Springs Liver Buttons Cure Constipation and Bring Happiness.

**Old People Feel Young.**  
"Get! I feel like a two-year-old, and I wouldn't know a tripe if I met it in the street. There's a lot of fun in life when your liver's working right and you're always glad with a hearty appetite. Wish I'd heard of these Hot Springs Liver Buttons years ago."



**Get Rid of Your Grouch.**  
When your liver is torpid—"asleep on the job"—you are bound to be constipated. That means you feel dull, heavy, good for nothing. You're ready to fly off the handle at any little thing—in fact, you have a grouch.

All you need to do is get your liver to working and that will end the constipation and all its following troubles in a jiffy. But don't make the mistake of using calomel, salts or other drastic drugs that are dangerous and that rack your system.

**Get Hot Springs Liver Buttons at once—today—now—and tone up your liver, cleanse your bowels of foul waste, drive the gases from your stomach. At druggists' everywhere, 25c. Sample and 100 of our 17,000 testimonials mailed free by Hot Springs Chemical Company, Hot Springs, Ark.**

**Quality Engraving**  
Wedding Invitations and Stationery for all social occasions. Samples on request.  
Bell Book and Stationery Co., 914 East Main Street.

## RAIN COATS PROOF FOR FALL AND WINTER

IN THE LATEST STYLES AT THE  
**GOODYEAR'S**  
New Store  
221 EAST BROAD ST.



When you think about RAINCOATS your mind turns as naturally to the word "GOODYEAR" as it does to the word Winchester when thinking about a rifle, the R. F. & P. railroad if you wish to go to Washington, or any other commodity or thing that has become a household word.

GOODYEAR Raincoats and other waterproof garments for men, women and children are the BEST that are made.

We are not telling you something new. You knew it long before we opened a store in Richmond.

What, perhaps, you hadn't thought about is this: By having our own stores in connection with our factory we can

**Save You 33 1/3 Per Cent.**  
In order to make it worth your while, particularly to come in here to-morrow, we make the following offer:

**SPECIAL**  
260 English Slipons,  
115 Ladies', 145 Men's, at  
the especially low price . . . **7.50**  
These Raincoats were made to sell at \$12.50.

221 East Broad St. **Goodyear RAINCOAT COMPANY** 221 East Broad St.

**DEPOSED PASTOR  
TO MAKE REPLY**

**Dr. Francis Says He Will Refute All Charges Against Him in Address To-Night.**

"Why He Was Gagged" will be the subject of an interesting statement Dr. David Francis, former pastor of the Third Christian Church, will deliver to-night in Liberty Hall, on Church Hill, to such members of his former congregation and others who care to hear him. Dr. Francis' address, or sermon, will be in the nature of a reply to the congregation which last Sunday refused him readmission to the church by an overwhelming vote. On the Sunday previous the congregation had voted to make him back as a member of the flock. At a meeting of the board of elders held later it was decided, however, that this action had been improper, and in violation of the laws of the church, and the question was laid before the congregation, with the result that the members refused not only to reinstate him, but even to hear him in his defense.

It was charged afterwards by Dr. Francis and his friends that the church had been packed with his enemies. The proceedings were marked by great excitement and confusion, several of the members taking sides with the deposed pastor. He asked to be heard, and was refused. Then he arose and dramatically stated that any woman who said that he had ever addressed an improper proposal to her told a lie, and left the church. Dr. Francis was dismissed in June for kissing a woman member of his congregation. He said that the kiss was given only in sympathy.

**OBITUARY**  
J. W. Davis.  
[Special to The Times-Dispatch.]  
Lynchburg, Va., September 20.—J. W. Davis, aged forty-five years, died Friday night at his home near Chambersville, Bedford County. He came to Virginia several years ago, having bought a large farm. His wife and four children survive. The body will be taken to Ohio for burial.

**George C. Nissen.**  
[Special to The Times-Dispatch.]  
Winston-Salem, N. C., September 20.—George C. Nissen, an honored citizen and Confederate veteran, died last night at the home of his daughter, Mrs. H. Montague, aged seventy-three years. Death followed an illness of Bright's disease, which lasted several weeks. The passing of Mr. Nissen marks the end of a life that had for fifty years been a leading factor in the city's industrial progress. Besides the daughter, he is survived by a son, Y. S.

Nissen, who has been in failing health for several years.

**Mrs. Roberta C. Hill.**  
[Special to The Times-Dispatch.]  
Alexandria, Va., September 20.—Funeral services for Mrs. Roberta Crook Hill, wife of Alderman J. M. Hill, who died at 2 o'clock this afternoon, aged sixty-two years, will be held from her home, and will be held from her home, and will be conducted by Rev. L. F. Kelly, of St. Mary's Catholic Church. Burial will be made in St. Mary's Cemetery.

**George N. Walters.**  
Raleigh, N. C., September 20.—George N. Walters died suddenly from heart failure at 2 o'clock this afternoon, aged sixty-two years. He had for many years conducted the principal merchant tailoring business here, and leaves a considerable estate. Mrs. Walters and two children survive. They are Mrs. Herbert Tomlinson and Mrs. Vernon Jones.

**FUNERAL NOTICE**  
BARKINS.—The funeral of W. LYNNWOOD BARKINS, whose death was announced several days ago, will take place from the residence of his mother, No. 7 Government Road, MONDAY AFTERNOON at 4 o'clock. Interment in Oakwood.

**DEATHS**  
HOOPER.—Died, Saturday morning, September 23, 1913, at the residence of his parents, Mary E. and Albert H. Hooper, 1110 North Second Street, at twenty minutes to 9 o'clock. DAVID WINSTON HOOPER. Funeral at the residence MONDAY EVENING at 2 o'clock. Friends are invited.

New York papers please copy.  
WELLS.—Died, on September 19, 1913, WILLIAM EDWARD WELLS, in the twenty-seventh year of his age. He leaves to mourn his tragic death two sisters, one brother, several nephews and nieces, besides a host of friends. May he rest in peace.

Funeral services from Pine Street Baptist Church SUNDAY, September 21, at 2:30 P. M. Interment in Riverview Cemetery. Friends and acquaintances are cordially invited to attend.

TAYLOR.—Died, at Newark, N. J., on Friday, September 19, 1913, JAMES GORINSON TAYLOR, of W. & J. Sloan, New York.

**FEEL HEADACHY, DIZZY, BILIOUS?  
CLEAN YOUR LIVER!—A DIME A BOX**

Sick headaches! Always trace them to lazy liver; delayed, fermenting food in the bowels or a sick stomach. Poisonous, constipated matter, gases and bile generated in the bowels, instead of being carried out of the system, is reabsorbed into the blood. When this poison reaches the delicate brain tissue it causes congestion and that dull, sickening headache. Cascarets will remove the cause by stimulating the liver, making the bile and constipation poison move on and out of the bowels. One taken to-night straightens you out by morning—a 10-cent box will keep your head clear, stomach sweet, liver and bowels regular, and make you feel bright and cheerful for months. Children need Cascarets, too.—Advertisement.

**CANDY CATHARTIC**  
**Cascarets**  
10 CENT BOXES—ANY DRUG STORE  
ALSO 25 & 50 CENT BOXES  
WORK WHILE YOU SLEEP

**DEATHS**  
LAWRENCE.—Died, at the residence of her son, Mr. C. E. Lawrence, No. 2 South Robinson Street, at 1:30 P. M., September 18, 1913, MRS. SARAH M. LAWRENCE, aged 73 years, wife of the late A. M. Lawrence. She is survived by five sons and two daughters, as follows: William H. Charles E. J. Alpheus, W. Howard, Corrie L. Lawrence, Mrs. Laura S. Brock, Mrs. Fanny Carter; also one sister, Mrs. Martha Waldrop, and twenty-three grandchildren and twelve great-grandchildren.

Our mother is sleeping, so free from all pain. Oh, wake her not, sweet spirit, to suffer again; She is resting so sweetly; O, let her rest on; Her sickness is ended, her troubles are gone.

Oh, think how she mourned and suffered with pain. In the long night hours as we soothed her in vain. Till God in His mercy sent down from above An angel that whispered a message of love.

Have you a mother? Love her well While she is sleeping on earth. Wait not till death has called her hence To know her precious worth.

GRAFFIGNA.—Died, at her late residence, 512 North Thirtieth Street, Friday, September 19, 1913, at 9:30 P. M., MRS. MARIA GRAFFIGNA. She is survived by two sons and three daughters; also a sister, Mrs. Garabaldi, of Genoa, Italy.

Funeral from St. Patrick's Church MONDAY, September 22, at 10 A. M. Interment in Mt. Calvary.

KIRBY.—Died, at the home of his parents, 508 Dobson Street, September 20, at 2:15 o'clock, WOODROW WILSON, infant son of J. M. and Sarah E. Kirby.

Funeral at 5 o'clock SUNDAY, September 21, from residence. Interment in Riverview Cemetery.

HUGHES.—Died, at 530 P. M., Saturday, September 20, 1913, JOHN T. JR., son of Julia S. and the late Sheriff John T. Hughes.

Funeral from the residence of his mother, 312 North Twenty-ninth Street, MONDAY AFTERNOON at 4 o'clock.